

When Recorded Mail To:

Trustee Services, Inc.
P.O. Box 2980
Silverdale, WA 98383-2980

SUBSTITUTION OF TRUSTEE

TSI # W873248G-E

TRUSTEE SERVICES, INC. whose address is
P.O. Box 2980, Silverdale, WA 98383
is hereby appointed successor trustee under that certain Deed of Trust described below:

Original Borrower:
CHRISTOPHER D SMITH AND HOLLI SMITH, HUSBAND AND WIFE

Original Trustee:
CHICAGO TITLE INSURANCE CO

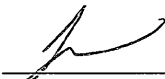
Original Beneficiary:
WHIDBEY ISLAND BANK

Dated	: 12/31/2013	Re-Recorded	:
Recorded	: 01/10/2014	Auditor's F/#	:
Auditor's F/#	: 201401100065	Book / Reel	:
Book / Reel	: N/A	Page	:
Page	: N/A		

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 09/04/2025

HERITAGE BANK,
successor in interest to and also dba Whidbey Island Bank




Daniel W. Ormerod, Acting Agent

State of Washington
County of Kitsap

On 09/04/2025 , before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Daniel W. Ormerod to me known to be the Acting Agent of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.



Notary Public in and for the State of Washington
Residing at Silverdale, Washington

<p>NOTARY PUBLIC STATE OF WASHINGTON JILL O'CONNOR COMMISSION EXPIRES 01/10/2026 COMM LIC# 22005302</p>
